

# FINANCIAL AND COMMERCIAL.

**SATURDAY, April 13.—P. M.**  
The weekly statement of the associated banks is highly favorable. The loans have decreased over a million and a quarter of dollars, while the legal tenders have increased nearly two million four hundred thousand. The decrease in circulation is one hundred and seventy thousand. The loss of specie is nearly a million—the unfavorable feature of the statement—but as the customs duties of the week have been in the vicinity of two millions it is evident that specie is going into the banks. The payment of the May coupons has given the banks more gold, reflected in the increase of deposits. The excess above the legal reserve has increased about a million and a quarter dollars over the previous week. The following is a comparison of the last two statements:

April 10.	April 17.
Loans.....	\$227,182,827
Deposits.....	2,594,643
Circulation.....	34,000,000
Legal tenders.....	171,400,000
	51,001,238

The following are the changes:—  
Increase in loans.....\$2,355,345  
Decrease in deposits.....\$2,594,643  
Increase in circulation.....172,091  
Increase in legal tenders.....3,356,666  
It will be seen by the above statement that the banks are still losers of specie. The mercantile interest is greatly the sufferer by the scarcity of "cash" gold—as the actual coin is technically known in Wall street—and business men are forced day after day to pay high rates for its use in carrying on their transactions. Gold is a commodity which is absolutely necessary in certain transactions. It is the only currency for the importing business, and is just now too limited in its amount to go around among those who want it. The holders once in a while take a notion to "squeeze" the market, and up goes the price, or up goes the borrowing rate. The United States Treasury has over a hundred millions idle gold in its vaults. Its retention is a clear loss of seven millions per annum to the country. Why cannot the Secretary of the Treasury Mr. Van Dyke to lend whatever portion of this amount of merchandise need? They will give him ample security, such as government bonds. If he is apprehensive that the pledges are fluctuating in price they will be content to receive ninety per cent of the par value. The range of gold to-day was as follows:—  
10 A. M.....133 1/2  
10 15 A. M.....133 1/2  
11 A. M.....133 1/2  
11 30 A. M.....133 1/2  
12 M.....133 1/2  
12 30 P. M.....133 1/2  
1 P. M.....133 1/2  
2 P. M.....133 1/2  
3 P. M.....133 1/2  
4 P. M.....133 1/2  
5 P. M.....133 1/2

Cash gold was in good demand at the opening of the Gold Room and in the excitement which attended the first inquiries as high as 1-8 was paid for borrowing to Monday. The supply increased later in the forenoon and by half-past eleven o'clock loans were made at 2 and 3/4 per cent per annum for carrying. In the afternoon loans were made at 2 and 1-32 for borrowing to Monday, and at 2 per cent per annum for carrying. The following is the report of the Gold Exchange Banks:—  
Gold cleared.....\$109,000,000  
Gold balances.....2,023,333  
Current balances.....3,413,300

The Hamburg steamer Allemania brought \$1,000,000 in specie. The arrival was too late to appear in the bank statement.  
Foreign exchange was firm, and rates ranged as follows:—Sterling, 107 1/2; German, 107 1/2; short sight, 106 1/2; Paris, 106 1/2; 60 days, 106 1/2; 3 months, 106 1/2; 6 months, 106 1/2; 9 months, 106 1/2; 12 months, 106 1/2; 18 months, 106 1/2; 24 months, 106 1/2; 30 months, 106 1/2; 36 months, 106 1/2; 42 months, 106 1/2; 48 months, 106 1/2; 54 months, 106 1/2; 60 months, 106 1/2; 66 months, 106 1/2; 72 months, 106 1/2; 78 months, 106 1/2; 84 months, 106 1/2; 90 months, 106 1/2; 96 months, 106 1/2; 102 months, 106 1/2; 108 months, 106 1/2; 114 months, 106 1/2; 120 months, 106 1/2; 126 months, 106 1/2; 132 months, 106 1/2; 138 months, 106 1/2; 144 months, 106 1/2; 150 months, 106 1/2; 156 months, 106 1/2; 162 months, 106 1/2; 168 months, 106 1/2; 174 months, 106 1/2; 180 months, 106 1/2; 186 months, 106 1/2; 192 months, 106 1/2; 198 months, 106 1/2; 204 months, 106 1/2; 210 months, 106 1/2; 216 months, 106 1/2; 222 months, 106 1/2; 228 months, 106 1/2; 234 months, 106 1/2; 240 months, 106 1/2; 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